12-12020-mg Doc 9970-8 Filed 07/08/16 Entered 07/08/16 16:34:58 Lathrop Decl. Exhibit E Pg 1 of 5

## Exhibit E

.6	Entered 07/08/16 16:34:58	Lathrop
Ξ	Pa 2 of 5	·

BORROWER/DATE

EDELIAL THO IT IN LENDING DISCESSORIES	FEDERAL	TRUTH IN	LENDING	DISCLOSURES
--	---------	----------	---------	-------------

CREDITOR GMAC Mortgage, LLC f/k/a GMAC Mortgage Corporation 3677 US Route 60 E Barboursville, WV 25504 BORROWER(S) Lyndol A Curry

DATE 07/20/2007

LOAN NO. 9408

ADDRESS 20 Fairfax Dr CITY STATE/ZIP Huntington, WV 25705

If mailed, by: \_\_\_ 388047911 GMACM - APM.0327 (9902)

	翻翻翻翻	136mm
排图群		Man
	REGZ	en en etsäll

ANNUAL PERCENTAGE	FINANCE CHARGE	Amount Financed	Total of Payments
RATE		The amount of credit provided	The amount you will have paid
	The dollar amount the credit will cost you.	to you or on your behalf.	when you have made all scheduled payments.
7.059 %	252.049.37	\$ 183,063.63	\$ 435,113.00

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE Monthly BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE Monthly BEGINNING
77	1,273.58	09/01/2007	1	1	
283	1,190.98	02/01/2014			
EMAND FEATURE	:: XX This loan do	oes not have a Demand Featur	e. This loan	has a Demand Featu	ro.
ARIABLE RATE F					
	a variable rate feature	. Disclosures about the variable	le rate feature have l	been provided to you	earlier.
		·			
		rest in the property located at:			
SSUMPTION: Sor	e giving a security inte	rest in the property located at:	20 Fairfax	Dr, Huntingto	n, WV 25705
SSUMPTION: Son	e giving a security inter meone buying this prop o conditions, be allowed \$	perty XX cannot assume the dot assume the remainder of 35.00 e	the remainder of the	Dr, Huntingto mortgage on the orig e original terms.	on, WV 25705 ginal terms.
SSUMPTION: Son	e giving a security inter meone buying this prop o conditions, be allowed \$	perty XX cannot assume the dot assume the remainder of 35.00 e	the remainder of the the mortgage on the late, you will be chair	Dr, Huntingto	on, WV 25705 ginal terms.
ECURITY: You are  SSUMPTION: Sor  may, subject t  LING FEES:  ATE CHARGE:	e giving a security inter meone buying this prop o conditions, be allowed \$	rest in the property located at:  Derty XX cannot assume the document to the same the remainder of the same than 15 days.  But not more than	the remainder of the the mortgage on the late, you will be chair	Dr, Huntingto mortgage on the orig e original terms.	on, WV 25705 ginal terms.
SSUMPTION: Sor may, subject t LING FEES: ATE CHARGE:	e giving a security inter- meone buying this prop o conditions, be allowed \$ If your payment is m the entire payment.	rest in the property located at:  Derty XX cannot assume the document to the same the remainder of the same than 15 days.  But not more than	the remainder of the the mortgage on the late, you will be chair	Dr, Huntingto mortgage on the orig e original terms.	on, WV 25705 ginal terms.
ECURITY: You are  SSUMPTION: Sor  may, subject t  LING FEES:  ATE CHARGE:  REPAYMENT:	giving a security intermediate buying this proposed conditions, be allowed.  If your payment is me the entire payment.  If you pay off your is will not	rest in the property located at:  Detry XX cannot assume the document of the control of the cont	the remainder of the fithe mortgage on the liate, you will be chars \$15.00.	Dr, Huntingto mortgage on the orig e original terms.	on, WV 25705 ginal terms.
ECURITY: You are  SSUMPTION: Sor  may, subject to  LING FEES:  ATE CHARGE:  REPAYMENT:  may xx  may xx  may xx  ee your contract of	giving a security intermediate buying this propositions, be allowed as a security intermediate buying this proposition. If your payment is me the entire payment.  If you pay off your key will not will not documents for any additional and allowed as a security intermediate.	rest in the property located at:  Descrip	the remainder of the financial the firm and the mortgage on the late, you will be charted as \$15.00.	Dr, Huntingto mortgage on the orig e original terms.	on, WV 25705 ginal terms.
SSUMPTION: Son  may, subject to  LING FEES:  ATE CHARGE:  REPAYMENT:  may xx  may xx  ee your contract of	e giving a security intermediate buying this propositions, be allowed.  If your payment is me the entire payment.  If you pay off your is will not will not	rest in the property located at:  Descrip	the remainder of the financial the firm and the mortgage on the late, you will be charted as \$15.00.	Dr, Huntingto mortgage on the orig e original terms.	on, WV 25705 ginal terms.
ECURITY: You are  SSUMPTION: Sor  may, subject to  LING FEES:  ATE CHARGE:  REPAYMENT:  may  may  xx  may  xx  ee your contract of  d prepayment rel  means an estim	giving a security intermediate buying this propositions, be allowed as a security intermediate buying this proposition. If your payment is made and payment will not will not documents for any addunds and penalties.	rest in the property located at:  Derty XX cannot assume the document of the control of the cont	the remainder of the fine mortgage on the late, you will be charsed as \$15.00.	Dr, Huntingto mortgage on the orig e original terms.  rged a late charge of e charge.  ry required payment	on, WV 25705  ginal terms.  5.000 % of  in full before the scheduled date.
ECURITY: You are  SSUMPTION: Sor  may, subject to  LING FEES:  ATE CHARGE:  REPAYMENT:  may  may  xx  are your contract of prepayment rel  means an estim  ISURANCE:	giving a security intermediate buying this propositions, be allowed to conditions, be allowed to conditions, be allowed to conditions, be allowed the entire payment.  If you pay off your is will not will not documents for any additunds and penalties, mate	rest in the property located at:  Derty XX cannot assume the document of the control of the cont	the remainder of the financipal part of the financipal payment, default, areas, except the late paded coverage, is required.	Dr, Huntingto mortgage on the orig e original terms.  rged a late charge of e charge.  ry required payment ayment disclosures, a	on, WV 25705  ginal terms.  5.000 % of  in full before the scheduled date.  are estimates.  If the loan. Also, if the property
SSUMPTION: Sor may, subject to LING FEES:  ATE CHARGE:  THE CHARGE:  T	giving a security intermediate buying this propositions, be allowed as a security intermediate buying this proposition. If your payment is made as a security out in the entire payment.  If you pay off your is will not will not documents for any additunds and penalties.  The transport of the proposition of the propos	rest in the property located at:  Derty XX cannot assume the document of the control of the cont	the remainder of the financipal part of the financipal payment, default, areas, except the late paded coverage, is required.	Dr, Huntingto mortgage on the orig e original terms.  rged a late charge of e charge.  ry required payment ayment disclosures, a	on, WV 25705  ginal terms.  5.000 % of  in full before the scheduled date.  are estimates.  If the loan. Also, if the property
SSUMPTION: Sor may, subject to the s	giving a security intermediate buying this propositions, be allowed to conditions, be allowed to conditions, be allowed to conditions, be allowed the entire payment.  If you pay off your is will not will not documents for any additunds and penalties, mate	rest in the property located at:  Derty XX cannot assume the document of the control of the cont	the remainder of the financipal part of the financipal payment, default, areas, except the late paded coverage, is required.	Dr, Huntingto mortgage on the orig e original terms.  rged a late charge of e charge.  ry required payment ayment disclosures, a	on, WV 25705  ginal terms.  5.000 % of  in full before the scheduled date.  are estimates.  If the loan. Also, if the property
SSUMPTION: Sor may, subject to may, subject to LING FEES:  ATE CHARGE:  THE CHARGE:	giving a security intermediate buying this proposed conditions, be allowed a security intermediate buying this proposed conditions, be allowed a security of the entire payment.  If you pay off your leading will not will not will not documents for any additionable and penalties, mate  IXX Homeowner is located in a flood has provided the insurer is used on a loan closing.	rest in the property located at:  serty	the remainder of the fine mortgage on the late, you will be chart \$15.00.  of part of the finance payment, default, are see, except the late peded coverage, is required to obtain flood insur	Dr, Huntingto mortgage on the orig e original terms.  rged a late charge of e charge.  ry required payment ayment disclosures, a	on, WV 25705  ginal terms.  5.000 % of  in full before the scheduled date.  are estimates.  If the loan. Also, if the property
ECURITY: You are  SSUMPTION: Sor  may, subject to  LING FEES:  ATE CHARGE:  THE CHA	giving a security intermediate buying this proposed conditions, be allowed a security intermediate buying this proposed conditions, be allowed a security of the entire payment.  If you pay off your leading will not will not will not documents for any additionable and penalties, mate  IXX Homeowner is located in a flood has provided the insurer is used on a loan closing.	rest in the property located at:  Detry XX cannot assume the decision of the control of the cont	the remainder of the fine mortgage on the late, you will be chart \$15.00.  of part of the finance payment, default, are see, except the late peded coverage, is required to obtain flood insur	Dr, Huntingto mortgage on the orig e original terms.  rged a late charge of e charge.  ry required payment ayment disclosures, a	on, WV 25705  ginal terms.  5.000 % of  in full before the scheduled date.  are estimates.  If the loan. Also, if the property
SSUMPTION: Sor may, subject to may, subject to LING FEES:  ATE CHARGE:  THE CHARGE:	giving a security intermediate buying this proposed conditions, be allowed a security intermediate buying this proposed conditions, be allowed a security of the entire payment.  If you pay off your leading will not will not will not documents for any additionable and penalties, mate  IXX Homeowner is located in a flood has provided the insurer is used on a loan closing.	rest in the property located at:  Derty XX cannot assume the document of the control of the cont	the remainder of the fine mortgage on the late, you will be chart \$15.00.  of part of the finance payment, default, are see, except the late peded coverage, is required to obtain flood insur	Dr, Huntingto mortgage on the orig e original terms.  rged a late charge of e charge.  ry required payment ayment disclosures, a	on, WV 25705  ginal terms.  5.000 % of  in full before the scheduled date.  are estimates.  If the loan. Also, if the property

BORROWER/DATE

Date: \_

Identifier:

9408

Doc Type:TILS 12-12020-mg

Doc 9970-8

Filed 07/08/16 Entered 07/08/16 16:34:58 Decl. Exhibit E Pg 3 of 5

Lathrop

Mortgage

DATE: 07/20/2007

REQUESTED LOAN AMOUNT:

\$186,000.00

LOAN NUMBER:

REQUESTED LOAN TERM:

INTEREST RATE:

6.625%

BORROWER(S): Lyndol A Curry

PROPERTY:

20 Fairfax Dr

Huntington, WV 25705

## TRUTH-IN-LENDING DISCLOSURE INFORMATION

Under federal law, the lender is required to provide you with a Truth-in-Lending Disclosure Notice. The purpose of this notice is to provide you with information concerning the terms and cost of the credit transaction. Some of the disclosed items are as follows:

ANNUAL PERCENTAGE RATE (APR): The APR reflects the cost of your loan as a yearly rate. The rate may be higher than the interest rate stated in your Note because the APR includes - in addition to interest - loan origination fees, commitment fees, prepaid interest and other credit costs which may be paid by you.

FINANCE CHARGE: The finance charge is the dollar amount the credit will cost you over the scheduled life of the loan. Under ordinary circumstances, the major portion of the finance charge will consist of the total amount of interest together with the prepaid finance charges (i.e. origination fees, prepaid interest, loan discounts, etc.) and any private mortgage insurance premiums.

AMOUNT FINANCED: The amount financed represents the amount of credit provided to you. This figure is typically computed by subtracting the total prepaid finance charges paid by you (i.e. origination fees, prepaid interest, loan discounts, etc.) from the loan amount.

TOTAL OF PAYMENTS: The total of payments is the total amount you will have paid when you have made all of your scheduled payments which includes any private mortgage insurance premiums.

The Truth-in-Lending Disclosure Notice also discloses other useful information such as the assumability of your loan, schedule of payments, late payment charges and whether or not additional charges will be assessed if you pay off the balance of your loan before it is due (prepayment penalty). In the event your loan provides for an adjustable interest rate, the notice will describe the circumstances under which the rate may increase including any limitation of the increase and the effect of an increase.

Some of the information that the lender is required to disclose may not be certain at the time the lender is required to give you the Truth-in-Lending statement. If so, the lender will indicate that the uncertain disclosures are estimated. The lender will give you a corrected Truth-in-Lending Disclosure statement no later than at loan settlement.

GMACM-APM.0383 (0207)

12-12020-mg Doc 9970-8 Filed 07/08/16 Entered 07/08/16 16:34:5 Decl. Exhibit E Pg 4 of 5

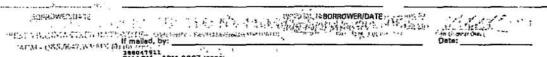
FEDERAL	TRUTH	IN	LENDING	DISCL	OSURES

CREDITOR GMAC Mortgage, LLC f/k/a GMAC Mortgage Corporation 3677 US Route 60 E Barboursville, WV 25504 BORROWER(S) Lyndol A Curry

DATE 07/20/2007

LOAN NO. 9408

	RCENTAGE	ngton, WV 25705	Amount f	Financed	Total of Payments
RA		THIRDE OFFICE	9		2/
The cost of your	oradit as a	The dollar amount the credit	The amount of cr to you or on your	Charles and the second	The amount you will have paid when you have made all
yearly rate.	or such as a	will cost you.	to you or on your	ounan.	scheduled payments.
	059 %	\$ 252,049,37	\$ 183,06	3.63	1 435,113.00
PAYMENT SCHED	AMOUNT OF	PAYMENTS ARE DUE Monthly	NUMBER OF	AMOUNT OF	PAYMENTS ARE DUE Monthly
PAYMENTS 77	1,273.58	BEGINNING 09/01/2007	PAYMENTS	PAYMENTS	BEGINNING
"	1,2/3.56	03/01/2007			<u>}</u> :
283	1,190.98	02/01/2014	1		
					l.
9 4 9 3		30 # g	G.		
	8 1 5				
	1.5	1 1		8	4
1	.4			*	
		n does not have a Demand Feature	. This loan i	hes a Demand Fea	ature.
ARIABLE RATE FE	ATURE:	n does not have a Demand Feature			
/ARIABLE RATE FE	ATURE: a variable rate feat		rate feature have b	esn provided to y	ou earlier.
ARIABLE RATE FE This Loan has SECURITY: You are	ATURE: a variable rate feat giving a security in	ure. Disclosures about the variable	rate feature have b  20 Fairfax I  cameinder of the c	een provided to y  Or, Hunting	ou earlier.
This Loan has SECURITY: You are ASSUMPTION: Son may, subject to	ATURE: a variable rate feat giving a security in	ure. Disclosures about the variable nterest in the property located at:	rate feature have b  20 Fairfax I  cameinder of the c	een provided to y  Or, Hunting	ou earlier.
This Loan has SECURITY: You see  ASSUMPTION: Son may, subject to	ATURE: a veriable rate feet giving a security in neane buying this p o conditions, be all if your payment i	nterest in the property located at:  xoparty XX cannot assume the owed to assume the remainder of the case of the	20 Fairfax I c remainder of the che mortgage on the	or, Huntings mortgage on the o	ou earlier. con, WV 25705 riginal terms.
ARIABLE RATE FE This Loan has SECURITY: You are ASSUMPTION: Son may, subject to ILING FEES: ATE CHARGE:	EATURE: a veriable rate feat giving a security is neane buying this p a conditions, be all  f your payment i the entire paymen If you pay off you	nterest in the property located at:  xoparty	20 Fairfax I c remainder of the che mortgage on the	or, Huntings mortgage on the o	ou earlier. con, WV 25705 riginal terms.
ASSUMPTION: Son may, subject to riling FEES: ATE CHARGE: PREPAYMENT: may xx	ATURE: a variable rate feat giving a security in each buying this p a conditions, be all  if your payment if the entire paymen If you pay off you will not	nterest in the property located et:  xoperty (XX) cannot assume the remainder of the content of	20 Fairfax I committee on the chemortgage on the ch	een provided to y Or, Hunting mortgage on the o original terms.	ou earlier. con, WV 25705 riginal terms.
ARIABLE RATE FE This Loan has SECURITY: You are ASSUMPTION: Son may, subject to FILING FEES: ATE CHARGE:  PREPAYMENT: May May XX	ATURE: a veriable rate feet giving a security in each buying this p a conditions, be all  if your payment i the entire paymen If you pay off you will not will not	nterest in the property located et:  xoperty XX cennot assume the owed to assume the remainder of the second secon	20 Fairfax I a remainder of the o the mortgage on the te, you will be charge 15.00.	or, Huntings mortgage on the o original terms.	ou earlier.  con, WV 25705  riginal terms.
ARIABLE RATE FE This Loan has SECURITY: You are ASSUMPTION: Son may, subject to SILING FEES: ATE CHARGE: MEPAYMENT: May xx May xx See your contract of	ATURE: a veriable rate feet giving a security in each buying this p a conditions, be all  if your payment i the entire paymen If you pay off you will not will not	nterest in the property located et:  xoperty (XX) cannot assume the remainder of the content of	20 Fairfax I a remainder of the o the mortgage on the te, you will be charge 15.00.	or, Huntings mortgage on the o original terms.	ou earlier.  con, WV 25705  riginal terms.
This Loan has SECURITY: You are ASSUMPTION: Son may, subject to FILING FEES: ATE CHARGE: PREPAYMENT: May XX May May XX Isse your contract of	EATURE: a veriable rate feet glving a security in neone buying this p p conditions, be all  if your payment i the entire payme If you pay off you will not will not locuments for any unds and penelties	nterest in the property located at:  xoparty XX cannot assume the owed to assume the remainder of the street of th	rate feature have be 20 Fairfax I a remainder of the o he mortgage on the te, you will be charge 15.00.  part of the finance syment, default, any	or, Huntings mortgage on the or original terms.	ou earlier.  CON, WV 25705  riginal terms.  of 5.000 %
ARIABLE RATE FE This Loan has SECURITY: You are ASSUMPTION: Son may, subject to HLING FEES: ATE CHARGE: ATE CHARGE: MEPAYMENT: MEY MEY MEY MEY MEY MEY MEY MENT CONTROL OF MET MERICE OF MERICE OF MERICE OF MERICE MENT MERIC	EATURE: a veriable rate feet glving a security in eans buying this p a conditions, be all  if your payment i the entire payment if you pay off you will not will not course for any unds and penalties ate  XX Homsown	ture. Disclosures about the variable interest in the property located et:  Expecty EXE cannot assume the owed to assume the remainder of the second s	rate feature have be 20 Fairfax I a remainder of the o he mortgage on the te, you will be charge 15.00.  part of the finance syment, default, any , except the late pa d coverage, is requi	or, Huntings or, Huntings mortgage on the or original terms.  ged a lata charge charge. vaqu'aed paymen yment disclosures ired as a condition	ou earlier.  con, WV 25705  riginal terms.  of 5.000 9  at in full before the scheduled de
This Loan has SECURITY: You are ASSUMPTION: Son may, subject to MING FEES: ATE CHARGE: May xx may xx may xx ise your contract of and prepayment refi of means an estim NSURANCE: ecuring this loan is	ATURE: a variable rate feat giving a security in secure buying this p a conditions, be all  if your payment if the entire payment if you pay off you will not socuments for any unds and panelties ate    XX   Homsown   located in a flood	ture. Disclosures about the variable interest in the property located et:  xoperty (XX) cannot assume the remainder of the constant of the control of the co	rate feature have be 20 Fairfax I a remainder of the o he mortgage on the te, you will be charge 15.00.  part of the finance syment, default, any , except the late pa d coverage, is requi	or, Huntings or, Huntings mortgage on the or original terms.  ged a lata charge charge. vaqu'aed paymen yment disclosures ired as a condition	ou earlier.  con, WV 25705  riginal terms.  of 5.000 9  at in full before the scheduled de
This Loan has SECURITY: You are ASSUMPTION: Son may, subject to MING FEES: ATE CHARGE: May xx may xx may xx ise your contract of and prepayment refi of means an estim NSURANCE: ecuring this loan is	ATURE: a variable rate feat giving a security in secure buying this p a conditions, be all  if your payment if the entire payment if you pay off you will not socuments for any unds and panelties ate    XX   Homsown   located in a flood	ture. Disclosures about the variable interest in the property located et:  Expecty EXE cannot assume the owed to assume the remainder of the second s	rate feature have be 20 Fairfax I a remainder of the o he mortgage on the te, you will be charge 15.00.  part of the finance syment, default, any , except the late pa d coverage, is requi	or, Huntings or, Huntings mortgage on the or original terms.  ged a lata charge charge. vaqu'aed paymen yment disclosures ired as a condition	ou earlier.  con, WV 25705  riginal terms.  of 5.000 9  at in full before the scheduled de
This Loan has  SECURITY: You are  ASSUMPTION: Son  may, subject to  SILING FEES:  ATE CHARGE:  MEPAYMENT:  May  May  May  May  MSURANCE:  SCURITY: You are  ASSUMPTION: Son  MAY  ASSUMPTION: Son  MAY  ASSUMPTION: Son  MAY  ASSUMPTION: Son  MAY  MSURANCE:  Son  MSURANCE:  Son  MSURANCE:  Son  Mission	ATURE: a veriable rate feat giving a security in second buying this p conditions, be all f your payment if the entire paymen if you pay off you will not locuments for any unds and penelties ate  XX Homsow located in a flood rovided the insurer sed on a logn closic	nterest in the property located at:  xoperty XX cannot assume the remainder of the second to second the second the second to second the s	rete feeture have be 20 Fairfax I e remainder of the che mortgage on the te, you will be charged to the finance syment, default, any except the late pa d coverage, is required to obtain flood insure	or, Huntings or, Huntings mortgage on the or original terms.  ged a lata charge charge. vaqu'aed paymen yment disclosures ired as a condition	ou earlier.  CON, WV 25705  riginal terms.  of 5.000 %  at in full before the scheduled da  i, are estimates.
This Loan has  SECURITY: You are  ASSUMPTION: Son may, subject to  THIS CONTROL TO THE CHARGE:  PREPAYMENT: may M	ATURE: a veriable rate feat giving a security in second buying this p conditions, be all f your payment if the entire paymen if you pay off you will not locuments for any unds and penelties ate  XX Homsow located in a flood rovided the insurer sed on a logn closic	ture. Disclosures about the variable interest in the property located at:  Exoperty XX cannot assume the owned to assume the remainder of the second second in the second second in the second second in the second second information about non-particular insurance, or fire and extended the second s	rete feeture have be 20 Fairfax I e remainder of the che mortgage on the te, you will be charged to the finance syment, default, any except the late pa d coverage, is required to obtain flood insure	or, Huntings or, Huntings mortgage on the or original terms.  ged a lata charge charge. vaqu'aed paymen yment disclosures ired as a condition	ou earlier.  CON, WV 25705  riginal terms.  of 5.000 %  at in full before the scheduled da



'ACM - CN5,0041

12-12020-mg Doc 9970-8

70-8 Filed 07/08/16 Entered 07/08/16 16:34:58

Decl. Exhibit E Pg 5 of 5

Lathrop

DATE: June 26th, 2007

REQUESTED LOAN AMOUNT: \$ 174,400

LOAN NUMBER:

9408

REQUESTED LOAN TERM: 360

INTEREST RATE: 6.5000

BORROWERS(S): Lyndol A Curry

PROPERTY: 20 Fairfax Dr, Huntington, WV 25705

## TRUTH-IN-LENDING DISCLOSURE INFORMATION

Under federal law, the lender is required to provide you with a Truth-in-Lending Disclosure Notice. The purpose this notice is to provide you with information concerning the terms and cost of the credit transaction. Some of t disclosed items are as follows:

ANNUAL PERCENTAGE RATE (APR): The APR reflects the cost of your loan as a yearly rate. The rate me be higher than the interest rate stated in your Mortgage or Deed of Trust because the APR includes - in addition interest - loan origination fees, commitment fees, prepaid interest and other credit costs which may be paid by you

FINANCE CHARGE: The finance charge is the dollar amount the credit will cost you over the scheduled life the loan. Under ordinary circumstances, the major portion of the finance charge will consist of the total amount interest together with the prepaid finance charges (i.e. origination fees, prepaid interest, loan discounts, etc.) at any private mortgage insurance premiums.

AMOUNT FINANCED: The amount financed represents the amount of credit provided to you. This figure typically computed by subtracting the total prepaid finance charges paid by you (i.e. origination fees, prepa interest, loan discounts, etc.) from the loan amount.

TOTAL OF PAYMENTS: The total of payments is the total amount you will have paid when you have made a of your scheduled payments which includes any private mortgage insurance premiums.

The Truth-in-Lending Disclosure Notice also discloses other useful information such as the assumability of yo loan, schedule of payments, late payment charges and whether or not additional charges will be assessed if you proff the balance of your loan before it is due (prepayment penalty). In the event your loan provides for an adjustab interest rate, the notice will describe the circumstances under which the rate may increase including any limitatic of the increase and the effect of an increase.

Some of the information that the lender is required to disclose may not be certain at the time the lender is require to give you the Truth-in-Lending statement. If so, the lender will indicate that the uncertain disclosures a estimated. The lender will give you a corrected Truth-in-Lending Disclosure statement no later than at losettlement.